AMENDMENTS TO THE CLAIMS

Please amend the claims as follows:

Claim 1 (currently amended): A transaction card comprising:

a first layer of metal contained within the transaction card; and

a recordable medium on or within said transaction card for storing information relating to a transaction account,

wherein said first layer of metal comprises embossed characters.

Claim 2 (original): The transaction card of claim 1 wherein the metal is titanium.

Claim 3 (original): The transaction card of claim 1 wherein the metal is stainless steel.

Claim 4 (original): The transaction card of claim 1 wherein the layer of metal is provided on a surface of the transaction card.

Claim 5 (original): The transaction card of claim 1 further comprising:

a second layer of a substrate disposed adjacent to said first layer of metal.

Claim 6 (original): The transaction card of claim 5 further wherein said substrate is laminated to said first layer of metal.

Claim 7 (original): The transaction card of claim 5 wherein said substrate is selected from the group consisting of a thermoplastic polymer and metal.

Claim 8 (original): The transaction card of claim 7 wherein said thermoplastic polymer is selected from the group consisting of polyvinyl chloride and polyethylene terephthalate copolymer.

Claim 9 (original): The transaction card of claim 1 further comprising:

an adhesive layer disposed adjacent to said first layer of metal.

Claim 10 (original): The transaction card of claim 5 further comprising:

an adhesive layer disposed adjacent said second layer of the substrate.

Claim 11 (original): The transaction card of claim 1 wherein said recordable medium comprises a magnetic stripe disposed on the first layer of metal.

Claim 12 (original): The transaction card of claim 5 wherein said recordable medium comprises a magnetic stripe disposed on the second layer of the substrate.

Claim 13 (original): The transaction card of claim 9 wherein said recordable medium comprises a magnetic stripe disposed on the adhesive layer.

Claim 14 (original): The transaction card of claim 10 wherein said recordable medium comprises a magnetic stripe disposed on the adhesive layer.

Claim 15 (original): The transaction card of claim 1 further comprising:

a coating on a surface of said transaction card.

Claim 16 (original): The transaction card of claim 15 wherein said coating is comprised of a material selected from the group consisting of silane, polyethylene terephthalate, acrylic and a thermoset polymeric material.

Claim 17 (original): The transaction card of claim 15 wherein said coating comprises a dye for providing a color to said transaction card.

Claim 18 (original): The transaction card of claim 1 further comprising:

a pattern etched into said surface of said metal layer.

Claim 19 (original): The transaction card of claim 18 wherein said pattern is etched by a laser beam.

Claim 20 (original): The transaction card of claim 1 further comprising:

a microchip embedded in said metal layer.

Claim 21 (original): The transaction card of claim 1 further comprising:

an oxide layer on at least one surface of said metal layer from an anodizing process.

Claim 22 (original): The transaction card of claim 1 wherein said metal layer is about 30 mils thick.

Claim 23 (original): The transaction card of claim 1 further comprising:

a pocket;

embossed characters in the metal located within the pocket and protruding from a surface of the transaction card; and

a fill panel disposed within the pocket.

Claim 24 (currently amended): The transaction card of claim [[1]] 23 further comprising: an adhesive disposed within the pocket for adhering the fill panel within the pocket.

Claim 25 (original): The transaction card of claim 1 further comprising: chamfer edges around the perimeter of the transaction card.